

EXCHANGE BANK & TRUST

DIRECT DEALER RATE SCHEDULE

Effective Date: SEPTEMBER 12, 2019

This schedule is for automobiles and light duty pickup trucks purchased for personal use.
Heavier duty, commercial use vehicles shall be handled on an individual basis.

Year	Term	Tier 0 775+	Tier 1 730-774	Tier 2 690-729	Tier 3 650-689
2020	24-48	3.00%	3.35%	4.05%	5.30%
2019 &	49-63	3.20%	3.55%	4.25%	5.50%
	64-72	3.35%	3.70%	4.40%	5.65%
2018	73-80	3.65%	4.00%	4.70%	N/A
2017 &	24-48	3.25%	3.60%	4.30%	5.60%
	49-63	3.55%	3.90%	4.60%	5.90%
2016	64-72	3.85%	4.20%	4.90%	N/A
2015	24-48	3.55%	3.90%	4.60%	5.90%
	49-60	3.80%	4.15%	4.85%	6.15%
	61-66	4.15%	4.50%	5.20%	6.50%
2014	24-48	4.00%	4.35%	5.05%	6.35%
	49-54	4.30%	4.65%	5.35%	6.65%
	55-60	4.80%	5.15%	5.85%	7.15%
2013 &	24-48	4.85%	5.20%	5.90%	7.20%
	49-54	5.20%	5.55%	6.25%	7.55%
2012					
2011 & Older	24-48	5.60%	5.95%	6.65%	7.95%

Rates and terms are subject to change without further notification.
Please contact Bank regarding terms and rates different from above.
Exchange Bank reserves the right to return any contract not meeting our criteria.

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